*BUSY YEAR IN COURTS

Important Suits Settled During Year 1907.

GASTON PHILIP TRIAL READY

Edwin Holmes, Jr., in "Cotton Leak" pany Soen to Come Up.

the courthouse, where seven courts-two to the minutest detail. law courts, two equity, two criminal, and of the word, would no doubt mean a man of prominence in the organization of one probate court—have disposed of the business that comes from a city of the top can tell just how he stands every of Mr. Stillings are members, and this population of Washington, and one in once in a while, or oftener. which the capital machinery of the Capital of the country is located.

One of the important sults that have been settled during the past year was that of the two Baltimore promoters, Robert A. Burton and George A. Du-Virginia, for \$500,000 for services in connection with the sale of the Western Maryland Railroad to the Wabash system. Burton and Dubruell claimed that they had evolved the plan leading to the successful sale of the railroad and had telligence he has, too, all through his came to settle. After a trial lasting over a month before Justice Wright and a jury in Circuit Court No. 1, the two promoters were awarded \$5,000.

The May-Conen Case,

Another case that attracted widespread attention was in Criminal Court No. 1 be- He has signed contracts with The Audit fore Justice Stafford and a jury. This System for hundreds of dollars' worth of was that of Jennie E. May, charged with blanks. The men are snowed under with N. Conen. This case was peculiar, in as the famous Six Hundred were at Balathe best that is in the men and women that Conen, who was a member of the klava, blanks on all sides of them. Marine Band, as was also Ole J. May, If a man up on the sixth floor needs wound, Mrs. May alleged that Conen for. had won her confidence and then slan-dered her, and it was thought that the brains which The Audit System could unwritten law would be successfully in- "best" furnish to the government. voked in her behalf. The district attor- has allowed them to bid on and contract ney, however, brought forward a series for many other things. of incriminating letters written by Mrs.

May to the dead man. She was convicted and sentenced to ten years in the penitentiary.

Perhaps if you were working for The Audit System, up in a nice office in the Government Printing Office, where you very likely didn't have to pay rent, nor

tioned in connection with the famous money," Bywater case of Virginia, was tried and convicted of an illegal operation on who wanted the desks. No matter, prob-Sadie Vokes. His case is now before the Court of Appeals.

ex-Representative Binger Hermann was acquitted of destroying government rec- wanted desks and has got them. ords. It was charged that Mr. Hermann, ters. It was thought by many that the Printing Office with desks. prosecution was forced by the then Sec- Its name is The Audit System. It retary of the Interior, Mr. Hitchcock, but might have been termed the "Odd Audit the ex-Congressman was acquitted.

Joseph Paolucci, an Italian, was con-victed of the murder of Elizabeth V. Dodge, a sixteen-year-old girl with whom new Audit System desk, you would very be executed on January 20 unless President Roosevelt interferes.

Kate Maxey, an elderly woman, a miding the death of Claudia Parrish, a sixteen-year-old girl, through an illegal

Mrs. Bradley's Case.

The case of Mrs. Annie M. Bradley who was recently acquitted, is too fresh in the public mind to need recounting, and that the unwritten law was successfully invoked for her is not doubted by

The case of the train crew charged vith causing the terrible wreck at Terra lotta just a year ago is also too fresh

Among the important trials that will er of Frank B. Macaboy, the cabman; he second trial of Edwin S. Holmes, jr., Hyde-Benson-Schneider land fraud Audit System for it. ases, in which these men are charged vith defrauding the government out of Company, charged with embezzling more some of the 3,500.

Buck Stove Case,

han a hundred thousand dollars from

Perhaps the most important opinion anded down from the civil courts here luring the past year, and for many years t may be said, was the recent action of Federation of Labor from prosecuting a boycott against the Buck Stove and Range Company, thus effectually elimi-

During the year 4,090 marriage licenses were issued by the clerk's office, thus placing that many dollars in the treas-These were not all Washington couples; about 75 per cent coming from Virginia and Maryland.

during the year, and 157 guardians were

25,000 SIGN THE PLEDGE.

Employes of Northwestern Road Omaha, Nebr., Jan. 1. - Probably the he has been trying to eliminate frictionlargest temperance movement any one in machines-by using a lubricative inbusiness concern has ever known culmi- gredient. Oil is necessary to the existnated on the Northwestern Railroad last ence of the machines of the Government

ploye of the road sign the pledge. The movement originated among the railroad employes themselves and not among the officers. Three months ago, when the Northwestern began cutting its Distributes it to the Government Printing force to a winter basis, every man dis-Office, after Charles A. Stillings has signed charged was a drinking man, the teetotal- a contract with its Washington agent ers being retained in their positions. At who also represents The Audit System. that time it was announced that the road taining the non-drinking men. As a result the drinking men who remained with the road have decided to quit, and during the last month pledges have circulated by the Public Printer, the supplies therefor having been received, or not yet road.

over the 7,000 miles of the system. The monster pledge will be sent to the president of the road as soon as all the parts are assembled.

TO PREVENT THE GRIP, LAXATIVE BROMO QUININE removes the cause. There is only one "BROMO QUININE." Look for 'E. W. GROVE. Zec.

STILLINGS AND THE SYSTEM IN G. P. O.

Continued from Page One.

"not excelled by any Cabinet office in this city"-rise up and chortle in a resounding "improbable."

What He Is "Installing." What else has he, through The Audit

Printing Office? Cost, audit, and inventory systems, to speak with as much insight as is possible in such a technical subject-and such Case to Again Face Bar-Hyde- work has undoubtedly become technical-Benson-Schneider Alleged Land may be roughly defined about as follows: Fraud and Capuzaya Mining Com- A system of cost is one by which the

man up at the top-in this case Mr. Charles A. Stillings-may be able to figure out just what each item of his product has The past year has been a busy one at known, endeavor to figure such cost out

what he has in stock at all times of the ment on the part of the rank and file day or night.

Now all these products or appurtenances of the installation of this Audit System them in a concise form, call principally, it is safe to say, brueil, against Senator Elkins, of West two things-intelligence and books. Books may mean many kinds of bound paper affairs, but should in this case mean mainly those defined usually as "bookkeeping books."

The intelligence both Mr. Stillings and outlined it to Senator Elkius, who used vast office. While many men say that it, and then ignored them when the time he hampers the intelligence of his thousands of workmen by miles of red tabe, he has that pride of his heart, his executive

force, to furnish the brains. But Mr. Stillings has not stopped giving contracts to The Audit System with

Blanks, Blanks, and Blanks,

assault with a deadly weapon on Lucien blanks, until they are almost as badly off

the husband of Mrs. May, died from the one piece of paper he must make out a effects of a pistol wound inflicted by Mrs. requisition for it, send it swirling around May, but she was tried for assault with until it lands in the right place, and a deadly weapon, as the man lingered a then possibly some time later the same year and a day after the infliction of the day he gets that sheet of paper he asked

But Mr. Stillings has found other

before the courts, once convicted of man-slaughter, and whose name was men-company could furnish—"it's losing said one of Mr. Stillings'

Court of Appeals.

After a trial lasting over two months, desks. Somebody in the Government

Through The Audit System,

The Washington Herald knows that the General Land Office, destroyed cer- The Audit System has, under contract mium. tain letter-press copybooks which might signed by Charles A. Stillings, the Pubincriminate in connection with land mat- lic Printer, furnished the Government

System.

"Step right this way, please; Mr. Still-

wife, and Paul Meagher, were convicted ings will no doubt sign the contract. The and sentenced to ten and five years, respectively, in the penitentiary for caus-you, and at last you will be comfort-

What an "exceedingly Odd Audit Sys-

ed in writing on your new Audit-System- wanting.

By this time it's no doubt been found

Among the important trials that will many million blanks floating about striven to obey. I further believe that in ake place early in 1908 will be that of through the 3,500 employes that you ought doing so, or attempting to do so, he has

track of them all.

An Alert Agent Downtown. Small matter. The Audit System is

floor of the great Printing Office. Perhaps it isn't The Audit System itself this time, but there is a pretty little office in one of the downtown buildings where Justice Gould in enjoining the American the name of The Audit System is dis- will or reverse has decided more than on playing in nice, gold-looking letters. Possibly if there were some one in here who represented The Audit System, and nating this as a weapon in the hands of who also represented the Boston Belt-

organized labor if the decision is sus-tained by the Supreme Ciurt of the United the dirt off the floors of the big printing office. Anyway, Mr. Stillings has signed contracts with the agent of the Boston Belting Company, who is also the agent for The Audit System for rubber mats. Of course, there are other things which might be mentioned, but which won't be Wills to the number of 562 were filed Now in a big plant like the Government Printing Office, where there are wheels within wheels, literally speaking-not, of

ourse, positively-there must be some friction

Oil Supplied by System. Ever since man has been running ma-Will Send Document to President, chinery with some degree of knowledge, night, when a temperance pledge signed Printing Office. Well, there is that same by 25,000 employes became effective. An obliging agent of The Audit System, siteffort is being made to have every em- ting down in his office in that downtown block, waiting for something to turn up, or turning something up while he waits. Perhaps he represents the Suffolk Distributing Company. The amount of money which the gov

The number of times t' tracts with The Au that is, the whole n tures-as the Publ

cording to law shall

Comparative reset

uch contracts and the amount, too, is omparatively small.

Mr. Stillings, too, is the judge of what s needed in his office. He said that the only things furnished by The Audit System were those which they, and they

one, could best furnish. The Audit System has furnished, then, blank forms, desks, cabinets, numbering machines, chairs, and, through its agent mats and oil. Truly, what a remarkably

and exceedingly odd Audit System. "It's losing money-on its contract" (the System, installed in the Government first one), sald one man.

"There are no other Stillingses here," said the Public Printer. "We ought to be here five years longer said Vice President Raynor, of The Audit What a truly great study is mathe

STILLINGS' WEAK POINT.

Lacks the Ability to Get the Best Out

of the Employes. A representative of The Washington Herald yesterday talked with a gentle-An inventory system, roughly, would enable the man in the clouds to see just so clearly a reflex of the general sentiveteran's views seem so comprehensive in the nation's printing house, that it may add to the situation to reproduce

> "I do not join," said he, "in the hostile comments concerning Mr. Stillings that have of late marked the labor press of the land. Mr. Stillings is not, in my opinion, hostile to organized labor. He is more disposed, I believe, to treat that an honorable ambition to make a record as a successful administrator of the trust that the President placed in his hands He is a young man, endowed with a vigprous mind and body, and certainly does not spare himself in the work of so-

> "His aims, as I say, are in my judgans he has adopted to the end in view deem ill-advised. To begin with, he seems to lack the faculty to bring out the tone that pervades those orders, seem to indicate that he regards them the great machine, having no more sens of personal dignity than inanimate objects. There has been no indication in these orders that he believes his subordinates endowed, in the performance of their respective tasks, with such atto faithful work with incentive other esult, the best that is in these people ! Public Printer has adopted as his own.

Cost of Printing Higher,

When asked what he thought of the Dr. Edward Leon heat bills, nor for many "little" things, Printer, he said: "I deny that the pres Thompson, or Dr. "Leon," many times you would be filled with a desire to see ent administration of the public print ing office achieves like results at the same cost, not to speak of less expense, than did Mr. Palmer. The President was per mptory in ordering a reduction in volume of all the reports submitted by the executive departments. The Committee on reduce the cost of the public printing. And Congress hesitated not to enact such laws as would reduce the redundancy that resulted in the accumulation of use less printing to an extent that storage room for all such trash was at a pre must cost less than formerly, so long as this course is pursued. How can it be otherwise? As a matter of fact, the relative cost of the public printing is now and functions never heretofore Then, of course, after you got a nice deemed necessary, are drawing generous salaries, that in the aggregate swallow he was in love. The Court of Appeals likely feel that you ought to have a nice recently decided against him, and he will new chair. "Certainly, The Audit System can fur- high-priced men are utterly unnecessary o the proper transaction of the business of the national printing. It is extravagance, pure and simple. It does not serve the proper purposes Mr. Stillings has in

Regarding the very elaborate and apparently expensive Audit System, he would only say that while it seemed to Next, of course, you ought to have a him and other employes cumbersome and cabinet to keep you busy filing reports by the hundred or million when you would earn what it had cost in producaren't busy sitting in your new Audit- ing a system of accountability that, per-System-furnished chair, or aren't absorb- haps, in the free and easy past had been treatment here. The train was delayed

"I do not think Mr. Stillings should be very easy. Mr. Stillings, your Public Printer, will furnish you with the cabi-dismissed. He was called upon to undernets via the contract with the Audit take a work far more arduous than most men realize. I believe he was given cer-By this time very likely you have so tain instructions that he has faithfully laston P. Philip, charged with the mur- to have a numbering machine to keep made grave mistakes, for some of which track of them all.

Just like falling off that same log the Republican party is going to suffer.

He has permitted himself to be influenced harged with being the chief conspirator from which the first joker fell. Mr. in his official action in such a way that one n the "cotton leak" case; the trial of Stillings will sign a contract with The faction of one of the labor organizations whose principal membership is employed But suppose that you were getting all by him has had revenge in personal these things along in the summertime, feuds on another faction. The under dog illions of acres of land in Western when it was nice, hot, dry weather. Here in this fight, which was none of Mr. States; and of Vice President Davis and comes winter en. Slush and an occasecretary Bryan, of the Capuzaya Mining sional speck of dirt gets on the feet of batteries on the Public Printer that will keep on firing from now until the next President is elected, to the detriment of the party that keeps Mr. Stillings in his Small matter. The Audit System is present position. Under these circum-here to protect the interests of the filed stames, were I a Republican, I should lic Printer to another field, where his energy, his worthy ambition to 'do things' would find ample scope, without rubbing Presidential election since I cast my first ballot in the State of New York.

WEDDING DISCLOSES DIVORCE. Wife of Rich Joel L. Thorne Now Mrs. Hopkins.

New York, Jan. 1.-Intimate friends of James Jordan Hopkins and Mrs. Alma Louise Thorne were surprised to-day to learn that the young couple had been married at the Hotel Majestic last Friday night and are now on their honey-

Mr. Hopkins and his bride have both been married before and both were divorced. He is a real estate broker and has been living with his mother, in Bretton Hall, Eighty-sixth street and

Mrs. Thorne went to the Majestic last Monday a week ago. A few friends called at her apartments on Friday night and the marriage was celebrated. In the social register of 1907, Alma Louise Phillips is given as the wife of Joel L. who then lived at 9 Prospect Park, South Brooklyn. Until Mrs. Thorne's marriage to Mr. Hopkins it was not generally known that the Thornes were divorced.

DROPS DEAD TAKING DRINK.

New York Florist Toasts New Year

with Fatal Effect. York, Jan. 1.-While taking a farewell drink last night to the old year George Nicodemus, forty years old, a florist, living at 205 Flushing avenue. Astoria, dropped dead in Albert Baruth's saloon, near his home. Nicodemus invited others in the place to join him in the farewell glass.

"Good-by to the old, success to the new!" he exclaimed, raising his glass. His friends raised their glasses, when Nicodemus staggered and fell. A doctor of said death was due to heart disease.

The Tyndall Aims to Give Board at Cost.

UNDER DIFFICULTY

Entire \$75,000 Building in New York Erected by the Hands of the Minister for Whom It Is Named and His Brother - Stood All Ex-

pense Above \$22,000.

New York, Jan. 1.-The Emiline Yorke-Tyndall, a working girls' hotel, which ims to furnish lodging and board at six-story structure, containing fifty-six ooms, at 58 102d street, in the Jewish olony, and right next door to it is the People's Tabernacle, an interden tional church, whose pastor, Rev. H. M. Tyndall, literally built the hotel with his

The building was constructed from plans drawn by the minister himself, the materials that entered it were such as very one else had found unavailable and practically all the skilled labor that went into it was done by Mr. Tyndall and his brother. The building is of concrete, for which the sand was obwere excavating in the neighborhood,

Matches Adjoining Church,

granite, to correspond with the tabernacle building next door. The building was called reorganization that he has deemed put up as funds for its erection came in, and construction ceased when contributions ceased. On this account, and owing ment commendable. But some of the to the fact that only two skilled laborers physicians in the neighborhood. -the minister and his brother-were on the job, the hotel was two years and a that Patrolman Hayden's wounds were half in building.

Two donors contributed \$10,000 in all, duty for several weeks. but those were the largest gifts. The rest of the money came, as one of the brothers said, "over the washtub." Some f it came, too, from very distant washabs—as far away as Texas. Twenty-two thousand dollars in all was raised, and the brothers, by being economical, buyng old material and doing all the skilled abor, managed to build a \$75,000 building. oom to its guests for from \$2.50 to \$3.75 The restaurant will be run for the general public. No woman will be admitted as a lodger who is more than hirty-five years old, and no one earnng more than \$12 a week, unless under

MANY HURT ON PENNSY.

Express Train Crashes Into Locomotive Near Sunbury,

Sunbury, Pa., Jan. 1.-The Pennsylva nia Railroad express which left Buffalo at 9 o'clock last night, and which was due in Philadelphia at 7:32 a. m. to-day. was wrecked at Montandon, ten miles west of here, early to-day, and more than a dozen passengers were injured. Among hose hurt are:

D. F. Raiman, New York; back sprained, Mrs. A. M. Pollock, Camden, N. J.; han's and

oip bruised.

Mrs. W. T. Coleman, Philadelphia; leg bruised.

Mrs. F. C. Nelson, Philadelphia; leg bruised.

George Benedig, Lebanou, Ps.; leg bruised.

W. W. Muma, fireman, Lykeus, Ps.; hand and
houlder bruised and arm burned.

L. Gamble, engineer, Harrisburg; hand and face

J. A. Lerch, Berwick, Pa.; side bruised and arr R. W. Burroughs, Washington, D. C.; leg hurt, O. Stephena, East Emporium, Pa.; leg bruised, Mrs. Reno Maurer, New Berlin, Pa.; arm sprained

the fourth floor of 2266 Eighth avenue, early to-day to find the place blazing.

The fire had started in the basement and communicated with the air shafts. the fourth floor of 2266 Eighth avenue, ommunicated with the air shafts.

The two were soon so busy getting the eight families in the house out that they forgot their own safety and suddenly The stairways were blazing and the flames were shooting out of windows

Hunt ran to the window at 2268 and dived across the air shaft to a window next door. McLoughlin made his escape n the same way to the house on the other side. Both men were severely cut by glass and had to be patched up by a surgeon from the J. Hood Wright Hospital. The fire did \$5,000 damage

SCORE BATTERED IN RACE RIOT

Nearly 200 Whites and Blacks in West Side Battle,

New York, Jan. 1.-Policeman Thomas Hayden, of the West Forty-seventh street station, was stabbed five times, and a score or more others were slightly hurt by knives and pistols in a race riot shortly after 1 o'clock this morning at Fifty-third street and Eighth avenue, Two white men and a negro quarreled

outside a saloon on the corner and began fighting. Men, both white and colored, came from all directions and pitched in as soon as they arrived. The police say that fully 100 negroes and nearly as many white men were struggling about the avenue when the reserves arrived.

Patrolman Hayden and James Barron,

plain clothes, were on their way to the West Forty-seventh street station to reat the station at Fifty-third street they heard pistol shots, and, looking into the street, saw the riot.

Running down, they pressed into the rowd, and, with their short sticks, atcost, was opened to-day. The hotel is a tempted to separate the fighters. They could make no progress. Hayden seized ne colored man and a crowd attempted to take the prisoner away. One stabbed the officer four times in the back and once in the right arm. Hayden, weak from blows and loss of blood, was down when his partner succeeded in reaching his side, and protected him from further The reserves from the West Forty-sev

most of the rioters fled when they heard the gong of the approaching wagon. The thers were dispersed by the police. Only ne arrest was made. A youth who said he was Joe Ryan, of 411 West Fifty-sixth street, was charged with disorderly contained for nothing from contractors who duct. It is not known how many were injured in the melee, but the following were attended at Roosevelt Hospital: Donald Crawford, colored, 19, of 67 West The front of the hotel is in brick and 133d street, slight shot wound on left leg. Ed Bradley, cook, 54 Fulton street, Brooklyn, battered on head and body. Robert H. Beal, 24, of 333 West Sixtyninth street, wounds on head and about

> Dr. Sutton, at Roosevelt Hospital, found not serious, but will incapacitate him for

CRUSHED TO DEATH BY AUTO.

Wagner Was Cleaning Trucks, One of Which Started Mysteriously.

New York, Jan. 1.-Ignatz Wagner, wenty-eight, of 534 West Forty-ninth street, was instantly killed late last night the stable of the American Express mpany, at 519 East Forty-second

n the rear of the stable. One of them, started, and crushed him against the Employes who heard his cries stopped the automobile, but not in time to save his life. They could not tell the police how the machine started.

ACTRESS UNDER OPERATION. Miss Cecilia Loftus Has Appendicitis

in New York. New York, Jan. 1 .- Miss Cecilia Loftus, the actress, underwent an operation for

appendicitis to-day at Miss Alston's Sanaorium, 26 West Sixty-first street. Dr. Nathan Oppenheim, of 50 East Seventy-ninth street, who is in attendance apon Miss Loftus, could not be found ast night, nor could any information be

The fact that Dr. Oppenhelm was busy with other patients, a statement given out at his office, would suggest that the

FINANCIAL NOTICE.

R. W. Burroughs, Washington, D. C.; leg hurt, O. Stephens, East Emporium, Pa.; leg bruised, Mrs. Reno Maurer, New Berilin, Pa.; arm sprained. The express was approaching Montandon and was running on time, when a light locomotive crossed from a siding to the main track. The engineer of the express was so close that he was unable to bring his heavy train to a stop, and it crashed into the shifting engine with considerable force. Both locomotives were completely disabled, and a combination car, a day coach, and a Pullman sleeper were so badly damaged that the passengers had to be transferred to other coaches and the wrecked cars cut out. Most of the passengers received medical treatment here. The train was delayed four hours.

HEROES SAVE LIVES BY DIVE.

Clear Tenants from Blazing House, but Find Escape Cut Off.

New York, Jan, 1.—Thomas Hunt and Thomas McLoughlin, after a night of celebration, returned to their home, on the fourth floor of 2266 Elghth avenue, early to-day to find the place blazing to the fourth floor of 2266 Elghth avenue, early to-day to find the place blazing to the comptroller of the Currency.

INDICATE OF THE UNION TRUST COM-PANY OF THE DISTRICT OF COLUMBIA.

"Treasury Department.

"Office of the "Comptroller of the Currency, evidence has been transmitted to the Comptroller of the Currency and the Union Trust Company of the District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the City of Washington, District of Columbia, located in the Sum of Eight Hundred Thousand Dollars (\$800,000), in accordance with the provisions of Act of Congress approved October 1st, 1890,

"WM. B. RIDGELY,
"Comptroller of the Currency,"
(Official seal of the
Comptroller of the
Currency.)

found themselves cut off from escape. To the Stockholders of the Union Trust To the Stockholders of the Union Trust
Company of the District of Columbia:
Certificates for the additional capital
stock of the Union Trust Company of the
District of Columbia will be ready for
delivery to the holders entitled thereto
on JANUARY 2d, 1998, at the office of the
Company, in its new building, at the corner of Fifteenth and H streets northwest,
Washington D. C.

Washington, D. C. EDWARD J. STELLWAGEN, GEORGE E. FLEMING.

ELDRIDGE E. JORDAN, President. WALTER HIESTON, Vice President.

BERT T. AMOS, Treasurer. WM, T. MEREDITH, Secretary.

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Real Estate, Sales, and Loans.

We sell and exchange real estate in all sections of the District of Columbia. We handle all that comes to us—high priced or low priced—and all property placed in our hands is liberally advertised without charge to our clients. We negotiate loans on real estate, and in all cases the character of the security is carefully inquired into.

Fire, Life, and Accident Insurance.

Being agents for several large companies, we are prepared to offer our clients the very best facilities for placing their insurance either in a local or outside company, as they may prefer, at the cheapest current rates.

We insure all kinds of stocks, furniture, houses, &c., and the placing of large lines of insurance a specialty. Building Branch.

We are prepared to erect houses for clients at a comparatively small advance above actual cost. This plan enables the purchaser to arrange the house to suit his own taste. "Investments."

We can offer real estate notes varying in size from \$500 to \$50,000, netting the purchaser 5 to 6 per cent.

We will also purchase for our clients any local bonds or stocks, always using every effort to secure for them the very best investment possible with thorough investigation on our part.

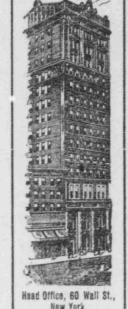
JORDAN & CO., Inc.,
By WALTER HIESTON, Vice President.

FINANCIAL.

FINANCIAL.

Capital and Surplus, \$6,500,000.

A Bank That Cares for Its Customers Under All Conditions.



URING the year just closed, this bank, with its large capital and surplus, was able AT ALL TIMES to take the best care of the interests of its customers, with respect to loans and discounts, along the lines of their business.

Business men and others will appreciate the advantages of being identified with a banking institution which always renders customers every legitimate banking service, regardless of existing monetary conditions. NOW, at the threshold of the

new year, is an opportune time to open a business or personal account with this strong institution.

International Banking Corporation,

Fiscal Agents of United States in China, Philippine Islands, and Panama 1415 G St. N. W. Uptown Branch, 1124 Conn. Ave.

UNDER ONE ROOF 710 FOURTEENTH ST.N.W. - WASHINGTON, D.C.

SAVINGS BANK The Best

Resolution A New Year's resolution which is especially worthy of consideration by both old and young is to open a savings account and add to it regularly during the com-ing year. This bank accepts savings deposits in any

interest is allowed,

MAY YOUR

BANK ACCOUNT

STEADILY

INCREASE

DURING THE

COMING YEAR.

Home Savings Bank,

7th and Mass. Ave. N. W.

BRANCHES:

7th and H Sts. N. E. 436 7th St. S. W.

States Treasury.

Are those that do not fluctuate during disturb

deed of trust notes (first mortgages), well secured on real estate in the District of Columbia, constitute "git-edge" investments. They do not depend upon the financial responsibility of individuals or corporations for their stability, and

are exempt from taxation as personal property. We can supply such investments in amounts from \$500 upward. Send for booklet, "Concerning Loans and Investments."

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ETTERS OF

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EXCHANGE BANK

Checking

Accounts

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tation to corporations, firms,

and individuals to deposit

with us a portion of their

ASSOCIATION. OF STOCK

CO-OPERATIVE BUILDING

OPEN FOR SUBSCRIPTION AND FIRST PAYMENT. SHARES \$2.50 PER MONTH. Subscriptions for the 5ith issue of stock and

first payment thereon will be received daily at the office of the Association. Four per cent interest per annum is allowed on shares, Upon maturity of stock full earnings are paid. John Joy Edson, President, Eilis Spear, Vice President, P. B. Turpin, 2d Vice President, Frank P. Reeside, Secretary, John Joy Edson, jr., Asst. Sec'y.

DIRECTORS: Fred'k B. Pyle.

A Good Resolve The Safest Investments

-for 1008 would be a resolve to provide for the future and increase your present income by opening an account in our Savings Dept.

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